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생활과학석사학위논문

**The Interactive Effects of Socioeconomic Status and
Discrimination Experience on Marriage Migrant
Wives' Life Satisfaction**

**결혼이민여성의 사회경제적 지위와 차별경험이 삶의
만족도에 미치는 상호작용 효과**

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**The Interactive Effects of Socioeconomic Status and
Discrimination Experience on Marriage Migrant
Wives' Life Satisfaction**

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ABSTRACT

This study investigated the interactive effects of socioeconomic status and discrimination experience on life satisfaction among marriage migrant wives in South Korea. Instead of using a single variable or a single composite index as a measurement of socioeconomic status, both educational attainment and monthly household income level were used to measure marriage migrant wives' socioeconomic status in the present study. Followings were the research questions for this study.

1. Do marriage migrant wives' perceived discrimination experiences predict their life satisfaction?
2. Do marriage migrant wives' education and income levels each moderate the impact of perceived discrimination experiences on their life satisfaction?
3. Do marriage migrant wives' education and income levels have combined moderating effect on the association between perceived discrimination experiences and life satisfaction?

Data from the 2012 National Survey on Multicultural Families was used and 12,531 marriage migrant wives participated in this survey. The collected data were analyzed using SPSS for descriptive statistics and hierarchical multiple analysis. The main results for the present study were as follows:

1. Discrimination experience significantly and negatively affect marriage migrant wives' life satisfaction.

2. Education and household income level each significantly moderated the association between discrimination experience and life satisfaction. However, the moderating effects were different. While marriage migrant wives with higher level of household income were shown to be less impacted by discrimination experience, marriage migrant wives with higher educational attainment were indicated to be more vulnerable to discrimination, reporting significantly lower level of life satisfaction.

3. Education and household income interactively moderated the relationship between discrimination and life satisfaction. That is, different combinations of socioeconomic status are affected by discrimination differently. Among the four combinations of marriage migrant wives (low education/low income, low education/high income, high education/low income, high education/high income), low-education/high-income marriage migrant wives were least impacted by discrimination. On the other hand, high-education/low-income marriage migrant wives showed the greatest vulnerability to discrimination.

In summary, marriage migrant wives' education level and household income were found to moderate the association between discrimination experience and life satisfaction independently and interactively. Findings of the present study suggested that socioeconomic status should be taken into consideration in future

studies that aim to look at the effects of discrimination, or research that examines coping strategies to help the marriage migrant wives to deal with discrimination.

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CHAPTER 1

INTRODUCTION

With the substantial increase in international marriages since 1990s, South Korea has been experiencing a significant demographic shift, turning from a mono-cultural society, which used to share a common national identity, into a multicultural society. This demographic change has led the society to accept the new ethnic minorities and to embrace cultural diversity. However, this remains as a challenging task for the society even after decades of such cultural change in the country. Biases and discrimination against marriage migrants, who have constantly been regarded as ‘outsiders’, remain rampant and rather, have increased over the past few years (Lim, 2009). While marriage migrant wives are having difficulties in adjusting life here in a foreign land (e.g. acculturation problems, language barrier, limited social support) (Kim, 2012; Lim, 2010; Seong, 2013; Yu and Chang, 2014), discrimination has been another source of added stress and such stress has been shown to diminish their satisfaction with life in South Korea (Kim and Lee, 2013; Kang, 2014). While discrimination stress is shown to be detrimental for every marriage migrant wife in general, its adverse effect is expected to be greater for certain groups of marriage migrant wives. Guided by the differential vulnerability hypothesis (Kessler, 1979), the present study investigates how the negative effect of discrimination on life satisfaction varies by income and education levels among marriage migrant wives in

South Korea.

According to the differential vulnerability hypothesis (Kessler, 1979), the impact of stressful life experiences on psychological well-being is more evident for those who are disadvantaged economically and socially (Kessler and Cleary, 1980; Dinwiddie, 2005). Like in many other nations, individuals are stratified racially, socially, and economically in Korean society (Hong, 2000). Because stress does not affect everyone the same way, researchers should take into account differential vulnerability to stress. Vulnerability is defined as “the force with which a stress impacts on the distress of an individual” (Kessler, 1979: 101) and is originally regarded as a psychological concept that depends largely upon individual resources, such as income and education (Scheid and Horwitz, 1999). Thus, differential vulnerability to stress hypothesis posits that vulnerability to certain stressors occurs as a result of belonging to certain socioeconomic groups and that it provides people with differential access to resources (Dinwiddie, 2005). Further, this hypothesis recognizes that differential access to resources based on one's socioeconomic status may structure people's subjective perceptions and emotional reactions to stressful experiences (Dinwiddie, 2005). In sum, differential vulnerability hypothesis argues that lower status individuals are more vulnerable and emotionally responsive to the negative impacts of stressors because they are less likely to have adequate and effective resources in handling stressors and are more likely to perceive their stressors as qualitatively more severe than the higher status individuals (Ulbrich, Warheit, and Zimmerman, 1989; Grzywacz, et al., 2004).

Socioeconomic status (SES) has been most extensively studied in examining

group variations in response to stress because it is intimately intertwined to all areas of one's life. SES does not only determine one's life quality, but it also determines one's ability to respond to challenges in life (Kessler and Cleary, 1980). With limited resources and additional economic stress, studies showed that those in lower SES reported higher rates of unresolved stress as well as worse psychological well-being than their higher SES counterparts (Adler, Boyce, Chesney, Folkman, and Syme, 1993; Macintyre, 1997; Turner and Avison, 2003; Grzywacz, et al., 2004). These results are consistent with the differential vulnerability hypothesis (Kessler, 1979).

Discrimination, according to Meyer (1995), is one of the most explicit sources of stress to the ethnic minority individuals. Being the ethnic minorities in South Korea, discrimination experience has been recognized as one of the important determinants of marriage migrant wives' psychological well-being (Kim and Lee, 2013; Kang, 2014). However, to date, no studies have investigated whether these effects vary by SES among marriage migrant wives in South Korea. In fact, previous research and multicultural family programs in South Korea have regarded marriage migrant wives as one homogenous group, overlooking the diversity they have in terms of socioeconomic status and their distinctive needs based on their socioeconomic status (Yang, Kim, Kim, Jeong, Lee, and Park, 2012). While the differential vulnerability hypothesis suggests that lower SES individuals may be more psychologically impacted by discrimination, there is evidence showing that education and income operate differently even though they are the most commonly examined indicators of SES (Braveman, Cubbin, Exerted, Chideya, Marchi, Metzler, and Posner, 2005). Many studies on stress vulnerability take a single proxy (education level,

income level, or occupational status), or a single index by combining every indicator as an overall measurement of SES (Forman, 2003; Grzywacz, Almeida, Neupert, and Ettner, 2004; Ulbrich, Warheit, and Zimmerman, 1989), thereby providing little information on how different SES indicators exert different impacts on the association between stressors and well-being. SES differences in vulnerability to stressors are always evidenced when SES is measured using only a single indicator, but different findings may be obtained when both education and income factors are considered together. In Miller and colleagues' study (2013), educational differences in vulnerability to lifetime stressor were no longer found among African Americans after income was included in the final analysis. Besides, studies on marriage migrant wives in South Korea show that there is an inverse relationship between marriage migrant wives' education level and their life satisfaction (Kim and Lee, 2013; Kim, 2012; Sung, Chin, Lee, and Lee, 2013) and a positive association between education level and perceived discrimination (Kang, 2014; Kim and Lee, 2013; Won and Jeong, 2014). While Kessler (1979) mentioned that the subjective meaning of objective situations determines one's vulnerability to a stressor, highly educated marriage migrant wives perceive discrimination to be more severe than their counterparts (Kang, 2014; Kim and Lee, 2013; Won and Jeong, 2014), and this may subsequently lead to higher vulnerability to discrimination. On the other hand, as for income, research has consistently found a positive relationship between income level and life satisfaction, and inverse relationship between income level and perceived discrimination among marriage migrant wives (Kim, 2007; Kim, 2012; Kim and Lee, 2013). With this, educational attainment and income level, even though both are

indicators of SES, may moderate the association between discrimination and life satisfaction differently among marriage migrant wives.

In addition, given that SES is a multidimensional construct which comprises multiple domains and aspects (Braveman, Cubbin, Egerter, Chideya, Marchi, & Metzler, 2005), the interrelations between income and education may exert different impacts on the association between discrimination and well-being as well. For instance, the interactive effect of discrimination and income on life satisfaction is expected to vary across education levels. Research on the relationship between SES and well-being shows that the negative outcome of one's well-being is associated most strongly with less educated individuals with low income (Gerber, Goldbourt, Drory, 2007; Karp, Kareholt, Qiu, Bellander, Winblad, & Fratiglioni, 2003). Thus, psychological vulnerability to discrimination may be greater for highly educated marriage migrant wives with lower income. To date, stress studies have yet to investigate how different combinations of income and education may influence the effects of a stressful experience. While examining the differential impacts of discrimination by marriage migrant wives' education and income separately will provide insights into how they independently moderate the association between discrimination and life satisfaction, examining multiple combinations of education and income is expected to identify which group of marriage migrant wives would be most vulnerable to incidents of discrimination. Taken together, the present study explores whether and how discrimination affects life satisfaction of marriage migrant wives by 1) education and income levels separately, and by 2) multiple combinations of education and income levels.

CHAPTER 2

LITERATURE REVIEW

2.1 Discrimination Experiences and Life Satisfaction

2.1.1 Perceived Discrimination by Marriage Migrant Wives in South Korea

In today's globalized world, with no more boundaries between nations, meeting people from different countries is no longer impossible. In an age of globalization, South Korea is also experiencing a significant demographic transition as the numbers of foreigners in South Korea have been increasing rapidly over the past decades. One of the recent social phenomena taking place in South Korea that constantly grabs scholarly attention is the substantial increase in international marriages, which attract large numbers of foreign residents in South Korea. In less than two decades, from 1990 to 2013, the number of international marriages grew from just under 5,000 to over 20,000. An apparent increase of 3.65% in the number of international marriages can be seen from 2000 to 2005, where it increased from 11,605 cases in 2000 to 42,356 cases in 2005 (Ministry of Public Administration and Security, 2013). In 2013, there was a total of 25,963 international marriages in the country, which accounted 8.0% of total marriages in South Korea with 18,307 (70.5%) being between Korean men and migrant wives.

With the substantial increase in the number of marriage migrants, Korea has been gradually shifting from a largely mono-cultural society, which was once defined by a unique Korean identity, into a multicultural society. It was and still is not easy

for the society that has been sharing a common identity to accept and embrace the significant and rapid demographic changes it has been undergoing over the past few decades. Having difficulty in acknowledging the country's loss of homogeneity and accepting social heterogeneity, Korean society has, both consciously and unconsciously, subordinated and discriminated against immigrants who have been regarded as 'outsiders' that do not fulfill the criteria for 'membership' (Lim, 2009). As a result, discrimination and marginalization of immigrants have taken place, even on daily basis, and have been emerging as one of the critical social issues in Korea (Kim & Lee, 2013).

Prejudices and discrimination against marriage migrants is running rampant and is increasing in alarming rate. According to the National Surveys on Multicultural Families (Jeon, et al., 2012; Kim, Kim, Cho, Kim, Lee, Seol, Jeong, and Shim, 2009), marriage migrants in Korea have constantly reported experiencing discrimination or being treated unfairly, both socially and institutionally, because of their status as foreigners in Korea. Based on the report of National Survey on Multicultural Families conducted in 2009 (Kim, et al., 2009), 36.4% of the marriage migrants reported perceiving discrimination because of their status as foreigners at least once during their stay in Korea. In 2012, the prevalence of discrimination did not decrease, but had increased to 41.3%. Being the majority (70.5%) among marriage migrants, migrant wives have been the major victims of various forms of discriminations. They are subject to discriminations mostly because of their status as immigrants in South Korea, and the stereotypical idea of marriage migrant wives as lower social status group that the Korean society has (Ahn, Min, Kim & Lee, 2011). As permanent

foreign residents, migrant wives experience discrimination and unfair mistreatment in public accommodations, like shops, government office, streets, neighborhood, and workplaces, on a daily basis, and among these places, they reported experiencing relatively more discrimination in workplace (Kang, 2014). Since discrimination against migrant wives is often done publicly and openly, discrimination against migrant wives is no longer an individual issue that can be handled by migrant wives, but rather it reflects a social issue that should call for society awareness. Fairly recently, this social phenomenon is actively being addressed and gaining more attention from researchers and policy makers. However, to date, studies related to discrimination experiences among marriage migrant wives remain inadequate. A considerable amount of studies has been done on discrimination and unfair treatment experienced by female migrant workers and other foreign residents in South Korea (Lee, 2002; Jeong, 2008). However, studies related to discrimination experienced by marriage migrant wives, a population that is constant growing (making up 10.2% of the current foreigner population in South Korea) (Statistics Korea, 2014) and suffering from open discrimination in the society, are limited. In order to effectively address and reduce social discrimination that can be potential threat to marriage migrant wives, studies about the potential effects of discrimination on marriage migrant wives' well-being are urgently needed.

2.1.2 Discrimination and Life Satisfaction

Discrimination is often related to group membership. Dovidio and the colleagues (2010) refer to discrimination as 'inappropriate and unfair treatment of

individuals due to group membership' (p. 8), whereas Jones (1972) defines discrimination as 'those actions designed to maintain own-group characteristics and favored position at the expense of the comparison group' (p. 4). Generally, discrimination is understood as biased behaviors done by one group, normally the one that regards itself as the higher status group, to another group, which is usually the unfavorable or the minority group (Dovidio, Hewstone, Glick, and Esses, 2010). Those behaviors includes actions that harm, denigrate, and disadvantage the individuals in the minority group. Immigrants are often regarded as the ethnic minority group in the country. As immigrants and the ethnic minority in South Korea, migrant wives are often subject to discrimination. In Kim and Choi's study on violation of human right among marriage migrant wives (2011), about 15% of the marriage migrant wives reported being treated unfairly in public institutions. They were ignored and treated rudely by the public officers just because they were marriage migrants. Besides, some of the migrant wives were being rejected for insurance coverage and reported receiving overdue wages in workplaces (Kim and Choi, 2011).

According to Shin and Johnson (1978), life satisfaction is a universal evaluation of one's quality of life based on his own chosen standards. It is important to denote that life satisfaction is subjective, rather than an objective, assessment of one's overall life quality, depending on how people perceive their circumstances in comparison to what is thought to be an appropriate standard. Since life satisfaction is a cognitive judgmental process, it is believed that satisfaction in life is attained when individuals' needs or expectations are achieved. Hence, with greater resources, one is provided with greater ability to achieve their goals in lives. Discrimination, however,

is shown to isolate the ethnic minority individuals from the society, reducing individuals' access to various forms of resources, especially social resources that are embossed within social networks (Webber, Corker, Hamiton, Weeks, Pinfold, Rose, Thornicroft, & Henderson, 2014). With limited access to social resources due to discrimination, marriage migrant wives are not able to get effective help or guidance, which can be accessed through social network, in solving life challenges as immigrants (e.g. adaptation problems, communication barrier, etc.), leading to high level of stress and low satisfaction in life (Park, Lee, An, and Cho, 2010; Park and Cho, 2013). Besides, discrimination experienced by marriage migrant wives in public institution, which is a result of discriminatory social and institutional policies, often exclude them from full participation in the benefits that are offered to other members in the society (Kim and Choi, 2011), hindering them from enjoying the benefits that can improve their quality of life.

In the past decades, a significant proportion of considerable research have been conducted in the United States on discrimination experiences among ethnic minorities, and how perceived discrimination experiences affect their overall well-being. Broman (1997) examined the negative effects of racial discrimination on the life satisfaction of African Americans. Other studies showed similar inverse relationships between racial discrimination and life satisfaction among African Americans (Johnson, Brown, Williams, Torres, and Sellers, 1995; Utsey, Ponterotto, Reynolds, and Cancelli, 2000). Not only in the United States, similar studies have been conducted and demonstrated the negative effects of ethnic minorities' discrimination experiences on their well-being in Europe (Verkuyten, 2008; Safi,

2010). As for marriage migrant wives in South Korea, few studies have shown similar findings of negative associations between marriage migrant wives' discrimination experiences/daily racial hassles and their life satisfaction (Kim and Lee, 2013; Kang, 2014).

2.2 Discrimination, Socioeconomic Status, and Life Satisfaction

Numerous scholars have suggested that discrimination is a major stressor that affects psychological well-being among ethnic minorities (Amaro, Russo, and Johnson, 1987; Harrell, 2000) with powerful adverse effects on their overall well-being (Thompson, 1996; Ryff, Keyes, and Hughes, 2003; Kim and Lee, 2013; Sung, Chin, Lee and Lee, 2013). However, are the potentially adverse effects of discrimination distributed equally to all migrant wives who are often subject to discrimination? If not, who will be impacted greater than the others? Kessler (1979) in his study on psychological consequences of stress stated the importance of examining the associations between psychological distress indicators and well-being for different status categories because the impacts of comparable stressor events and situations on people are believed to vary according to status categories. Over the past decades, considerable number of studies on psychological distress have found consistent relationships between different distress measures and a number of social statuses (Dohrenwend and Dohrenwend, 1974; Dohrenwend, 1975). Social statuses, for instance gender (Dohrenwend and Dohrenwend, 1976; Ryff et al., 2003), marital status (Pearlin and Johnson, 1977; Thoits, 1986), and socioeconomic status (McLeod

and Kessler, 1990) are among the most commonly studied status indicators. Female, non-married individuals, and lower social class individuals were often regarded as disadvantaged statuses due to their relatively less favorable circumstances and more stressful life events compared to their counterparts (Dohrenwend, 1973).

Over the last several decades, a significant amount of research has been done in the United States to scrutinize the differential impact of stressful life events on well-being, mostly psychological well-being, across socioeconomic status groups (Dohrenwend, 1973; Mcleod and Kessler, 1990; Turner and Avison, 2003; Grzywacz, Almeida, Neupert, and Ettner, 2004). Among all commonly studied status indicators, socioeconomic status has been most completely studied in examining group variations in response to stress. Socioeconomic status is intimately intertwined to all areas of one's life, to the extent that it does not only determine one's life quality, but it also determines one's ability to response to challenges in life. Weber (1995) regards socioeconomic status as one of the major determinants of one's access to life chances based on cultural factors (i.e. life styles, social network, family backgrounds, etc.). On the other hand, Parsons (2005), who has been the expert in describing the theoretical background of socioeconomic status, argues that socioeconomic status is the main notion of social stratification, and this differential evaluation of one's social standing or class in the society based on education level, income, wealth, and occupation status is situated at the heart of inequality. This form of stratification leads to inequities in access to and distribution of resources that allow individuals to achieve better quality of life, which explains the existence of disparities in well-being

(both physical and psychological) across socioeconomic status. Since socioeconomic status is the most powerful determinants of one's access to resources for life adjustment, it plays a role in explaining the differential response to stressors on individuals' life as a result of differential access to resources, which structure their reactions to stressful events.

Although there were continuous debate in literature about how best to explain disparities in psychological well-being in the face of stress across different socioeconomic status groups, differential vulnerability hypothesis has been established by sociologists mainly to explain the associations between socioeconomic status, life stressors, and well-being.

2.2.1 Differential Vulnerability Hypothesis

Kessler (1979) conceptualized the hypothesis of differential vulnerability based on George Brown and colleagues' finding which demonstrated empirically an important class-related impact differential (Brown, Bhrolchain, and Harris, 1975). Kessler defined vulnerability as "the force with which a stress impacts on the distress of an individual" (Kessler, 1979: 101). It was hypothesized that lower status groups were relatively more vulnerable and tended to exhibit greater distress than the higher status groups even given the same exposure to stressful events and situations, and this was probably due to the fact that they were more highly affected psychologically than their counterparts. The vulnerability hypothesis argues that lower status individuals are more vulnerable and emotionally responsive to the negative impacts of stressors

because they tend to perceive stressors qualitatively more potent and severe than the higher status individuals (Ulbrich, Warheit, and Zimmerman, 1989; Grzywacz, et al., 2004). Using an innovative analytic technique, Kessler (1979) found that individuals in lower social class are more disadvantaged in two ways: they perceived stressful experiences more severely than higher-class individuals, even given comparable events, and relatively, they have limited accessibility to various resources that help to cope with the adverse effects of stressors.

Compared to other status indicators, findings on socioeconomic status group differences in vulnerability to stressors are rather consistent, with only a few show contrast findings. Neff's (1985) study on differential vulnerability to stress between socioeconomic status groups fails to show evidence that socioeconomic status exerts any influence on vulnerability to stress. However, most of the findings indicate that lower-socioeconomic-status indeed show greater vulnerability and are more likely than the middle and upper status people to exhibit lower level of well-being when being exposed to same type of stressors (Kessler and Cleary, 1980; Adler, Boyce, Chesney, Folkman, and Syme, 1993; Macintyre, 1997; Turner and Avison, 2003; Grzywacz, et al., 2004). In another words, life stressors are shown to be greater risk factors among those with lower socioeconomic standing, compared to their higher socioeconomic status counterparts and its impact on quality of life are even more evident for those who are disadvantaged economically and socially.

To date, studies on socioeconomic status difference in vulnerability to life stressors or undesirable life events, however, have failed to include discrimination, or

to examine the differential impact of discrimination exclusively, even though discrimination is also classified as one of the major stressful life events for the ethnic minorities (Kessler, et al., 1999). Discrimination, which is one of the ethnic-minority specific stressors, can produce stress that is relatively stable yet exert much more deteriorating effects on ethnic minorities than other stressful life events. Yet, up to the present, only few studies explicitly address socioeconomic status differences in response to discrimination and these studies are done only among African Americans. Moreover, the findings are inconclusive. Forman (2003), who studied the psychological impacts of racial discrimination in the workplace among African Americans, found that workers in the primary sector (e.g. professionals) were psychologically more vulnerable to discrimination than those in the secondary sector (e.g. service workers), indicating that the adverse influence of perceived discrimination on well-being was stronger among higher socioeconomic status than lower socioeconomic African Americans. On the other hand, in Bratter and Gorman's (2011) studies on racial experiences and self-rated health, single socioeconomic status index is used, and no moderating effects for socioeconomic status are found among Blacks. Miller and the colleagues (2013), who measured socioeconomic status as education level and poverty, found that impoverished African American adults reported higher level of depression due to the negative effects of discrimination than their higher-income counterparts, whereas no educational difference in vulnerability to discrimination was found.

The inconsistency of the results may be attributed to the different

measurement approaches that are used to assess socioeconomic status. Most studies on stress vulnerability tend to take a single variable to proxy socioeconomic status (education, income, or occupational status), or a single composite index of few indicators summed as a measurement of socioeconomic status (Forman, 2003; Grzywacz, et al., 2004; Ulbrich, et al., 1989). Subsequently, findings may be inconclusive due to the inconsistency of the results, and may also provide limited information on how different socioeconomic status indicators exert different impacts on the association between stressors and well-being. Socioeconomic status differences in vulnerability to stressors are always evidenced when socioeconomic status is measured as a single proxy or index, but different findings may be obtained when both education and income are considered together. For example, in Miller and colleagues' study (2013), educational differences in vulnerability to unfair treatment was not found among African Americans after income was included in the final analysis. Besides, in Kessler and colleagues' study (1990), vulnerability to different negative life events were shown to vary depending on which component of socioeconomic status was implicated.

With inconclusive findings on the differential impacts of discrimination on African Americans' psychological well-being across socioeconomic status groups, it leaves questions about socioeconomic status variations in discrimination vulnerability among marriage migrant wives in South Korea. Many studies on marriage migrant wives indicate that discrimination is perceived differently across socioeconomic status groups. Specifically, education and income are associated

differently with perceived discrimination experience. Based on existing findings, marriage migrant wives' perceived discrimination experience is negatively related with income but positively related with education level (Jeon and Jun, 2010; Won and Jeong, 2014). Compared to marriage migrant wives with high income level, those with lower household income perceive discrimination more potently, whereas highly educated marriage migrant wives report discrimination experience to be more severe than the less educated counterparts (Kang, 2014; Kim and Lee, 2013; Won and Jeong, 2014). Consistent with many findings related to immigrants or ethnic minorities (Vines, Baird, Mcneilly, Hertz-Picciotto, Light, and Steven, 2006; Watson, Scarinci, Klesges, Slawson, and Beech, 2002; Williams, 1999), individuals with higher education level may be more likely to have more knowledge about inequality and discrimination, thus be more sensitive to discriminative statements and behaviors. Since subjective interpretation and meaning of objective situations are one of the determinants of one's vulnerability to stressor (Kessler, 1979), highly educated marriage migrant wives perceiving discrimination more severely may subsequently lead to higher vulnerability to discrimination. On the other hand, with limited economic resources, marriage migrant wives with low household income may be more likely to be affected by discrimination than their counterparts. Considering differential associations between education and discrimination, and income and discrimination, both education and income should be taken into consideration when examining the differential interactive effects of discrimination on marriage migrant wives' life satisfaction. Though some may be concerned about the collinearity of education and income, evidence from research indicates that while standard

measurers of education and income are correlated, the correlations per se are generally not strong – most of them are less than 0.50 (Kang, 2014). As immigrants in South Korea, marriage migrant wives are likely to be underemployed compared to their education level (Cho, 2010; Dinesen, Nielsen, Mortensen, and Krasnik, 2011; Nielsen, Hempler, and Krasnik, 2013). Besides, marriage migrant wives' income is often measured at the household level, instead of individual level, explaining the weak relation between marriage migrant wives' education level and household income.

As it is possible that highly educated marriage migrant wives may report a low household income (or vice versa), the interrelation between education and income may also exert different impacts on the association between discrimination and well-being. That is, the interactive effect between discrimination and income on marriage migrant wives' life satisfaction may vary across marriage migrant wives' education level. Research shows that low income individuals with less education are at a greater risk for both physical and psychological well-being (Gerber, Goldbourt, Drory, 2007; Karp, Kareholt, Qiu, Bellander, Winblad, & Fratiglioni, 2003), suggesting a double jeopardy effect. Instead of the low-education group, in South Korea, highly educated marriage migrant wives are shown to report lower levels of life satisfaction (Choi, 2001; Kim, 2012; Lee, 2010; Sung, et al., 2013). With high expectation to improve life quality after moving to South Korea and to be recognized for their educational attainment, when the expectation-reality discrepancy is great, educated marriage migrant wives are more likely to perceive less satisfaction in life

compared to less educated ones (Cho, 2010; Choi, 2011). This is especially so when they have lower household earnings and when they are treated unfairly by the society. Thus, while it is expected that lower-income marriage migrant wives may be more vulnerable to discrimination, this interactive effect is predicted to be more severe among highly educated marriage migrant. Besides the need to examine the differential impacts of discrimination for education and income separately, the interactive effects of the combinations of education and income with discrimination will enable us to identify the differential vulnerability of each combination so that specific and distinctive support can be provided to every marriage migrant wives. To date, no studies have been done to explore the vulnerability to discrimination in particular, for different combinations of education and income levels.

2.3 The present study

This study, thus, attempts to provide insights into the complex associations between discrimination, socioeconomic status, and life satisfaction among marriage migrant wives in South Korea. Rather than other life stressors, this study explicitly focuses on perceived social discrimination, which is one of the major life stressors experienced by marriage migrant wives, and takes life satisfaction as a measure of psychological well-being. In light of the growing recognition that social discrimination negatively impacts one's well-being, it is expected that discrimination experiences among marriage migrant wives will negatively affect their lives that leads to reduction of their overall life satisfaction. Besides the urgent need to reduce social

discrimination, there is a great need to support or help the marriage migrant wives on coping with the stress resulted from discrimination effectively. However, before examining ways or protective factors that reduce the adverse effects of discrimination on marriage migrant wives' well-being, it is crucial to recognize the group variation in term of socioeconomic status in the impacts of discrimination, in order to effectively help them in handling and coping discrimination according to their distinctive needs across socioeconomic status in the future. Socioeconomic status has been constantly treated as controlling variable in the past studies on marriage migrant wives, instead of being examined as the main variable. However, socioeconomic status has been shown to have powerful impacts on marriage migrant wives' life adjustment, determining their living conditions and access to different resources in South Korea (Park, Lee, An, and Cho, 2010; Park and Cho, 2013). Thus, it is expected that their socioeconomic standing will affect the impacts of discrimination on their lives differently.

CHAPTER 3

RESEARCH QUESTIONS

3.1 Research Questions

Using a nationally representative sample of marriage migrant wives in South Korea, this study investigates the impacts of perceived discrimination on their life satisfaction, and hypothesizes that socioeconomic status (education and income levels) moderates the relationship between perceived discrimination and life satisfaction among marriage migrant wives, independently and interactively.

The research questions are as follows:

[Research Question 1] Do marriage migrant wives' perceived discrimination experiences predict their life satisfaction?

[Research Question 2] Do marriage migrant wives' education and income levels each moderate the impact of perceived discrimination experiences on their life satisfaction?

[Research Question 3] Do marriage migrant wives' education and income levels have combined moderating effect on the association between perceived discrimination experiences and life satisfaction?

CHAPTER 4

DATA AND METHODOLOGY

4.1 Data

This study uses data from the 2012 National Survey on Multicultural Families (NSMF), which was conducted by the Ministry of Gender Equality and Family. The survey was carried out from 10th of July to 31st of July in 2012 and 15,431 households with marriage migrants were identified as the target households of NSMF. Trained interviewers visited each of the target households with four sets of self-administered survey questionnaires, which included survey questionnaires for the households, marriage migrants, spouses of marriage migrant, and adolescent children of marriage migrant aged from nine to twenty-four. For this study, only survey data for the households and marriage migrants are used.

Of the 15,431 targeted households, 15,001 marriage migrants, 13,589 of marriage migrants' spouses, and 4,775 of adolescent children had completed the survey. Weights based on the response rates by gender, nationality and region were constructed in order to create adjusted data that represented 266,547 multicultural households, 283,224 marriage migrants, and 234,505 adolescent children from multicultural households. Among the 15,001 marriage migrants who participated in this survey, 2,470 of them were men and 12,531 were women. With the goal of understanding migrant wives' discrimination experiences and life satisfaction, this

study only selected data from the women respondents. There were more than sixteen ethnicities/nationalities of migrant wives who participated in this survey, when weighted, 31.5% of them were *Chosun-jok*, 24.1% were Han Chinese, 22.1% were Vietnamese, 6.3% were Filipino, and 16.0% were from other nations.

4.2 Measurements of Variable

4.2.1 Life Satisfaction

Migrant wives' life satisfaction is assessed by a single-item question. Respondents are asked to evaluate own life satisfaction with a 5-point scale, from 1 (*very satisfied*) to 5 (*very dissatisfied*) in response to the question, "Taking every aspect in your life into consideration, how satisfied are you with your current life?" The score is then recoded to 1 (*very dissatisfied*) to 5 (*very satisfied*) so that higher score indicates higher level of life satisfaction.

4.2.2 Discrimination Experiences

Discrimination experience of migrant wives is the independent variable in this study. To measure if respondents have experienced discrimination, respondents are asked, "Have you experienced discrimination in Korea because you are a foreigner?" Dichotomous variable is constructed for respondents' discrimination experiences. Respondents who answer "*no*" are coded as 0; whereas respondents who answer "*yes*" are coded as 1.

4.2.3 Moderating Factor: Socioeconomic Status

(1) Education level: Respondents' education level is measured in a range from 0 (no schooling) to 6 (postgraduate school and above). For this study, education level is one of the indicators of socioeconomic status and it is coded into two categories: low and high education. Education level lower than high school (the median) is categorized as low education (*no schooling, elementary school, middle school*), and the rest is categorized as high education (*high school, college, university, and postgraduate school and above*). Low education is set to be the reference group.

(2) Average monthly household income: Respondents monthly household income is one of the socioeconomic status variables in this study. Respondents are asked, "For the past one year, how much is the average monthly household income?" In response to the question, respondents are presented with nine categories, from 1 (*500,000 Won and below*) to 9 (*7,000,000 Won and above*). Two categories of household income are then coded: low and high income level. The minimum cost of living in South Korea in 2012 was below 2,000,000 Won and thus, monthly household income lesser than 2,000,000 Won is categorized as low income level and monthly household income of 2,000,000 Won and above is categorized as high income level. In this study, low income is the reference group.

4.2.4 Control Variables

(1) Ethnicity/nationality: Respondents' ethnicity or nationality is coded into five groups: *Chosun-jok*, Chinese, Vietnamese, Filipino, and others. Four dummy variables are constructed, and *Chosun-jok* is set to be the reference group.

(2) Age: Each respondent's age is computed based on information about the birth year reported in 2012.

(3) Length of stay: Each respondent is asked to report the year in which respondent started to stay together with Korean spouse, and respondent's length of stay is calculated based on the year reported.

(4) Korean proficiency: Respondent's Korean proficiency is measured on a 5-point scale from 1 (*very good*) to 5 (*very poor*) in response to the question, "How fluent are you in Korean language?" in four dimensions: speaking, listening, reading, and writing. The scores for each dimension are then recoded to 1 (*very poor*) to 5 (*very good*), and the average score is computed to indicate each respondent's Korean proficiency. Respondents' Korean proficiency is resulted in a score ranging from 1 to 5, with higher scores indicating greater fluency in Korean language.

4.3. Data Analysis

Data is analyzed using SPSS 18.0 for this study. First, descriptive statistics and frequency analysis for ethnicities/nationalities, age, length of stay, Korean proficiency, education level, income level, discrimination experiences, and life

satisfaction are performed. Hierarchical multiple regression analysis is then used to examine the effect of discrimination experience on marriage migrant wives' life satisfaction and to investigate the moderating effects of socioeconomic status (education level and income level) on the association between discrimination and life satisfaction. Hierarchical multiple regression is chosen after confirming that ordered logistic regression models, which treated life satisfaction as an ordinal categorical variable, demonstrated the same results (not shown). Potential confounders (ethnicities/nationalities, age, length of stay, and Korean proficiency) are included in Model 1 of multiple regression analysis because each of these confounders are related both to the likelihood of experiencing discrimination and to life satisfaction. Thus, in order to examine the pure effects of discriminations on life satisfaction, effects of confounding variables on life satisfaction are considered and partialled out. Once the associations of each confounder, discrimination, and socioeconomic status with life satisfaction are examined, the interactions between each socioeconomic status indicator (education level and income level) and discrimination, and their combined effect (discrimination-by-education-by-income) on life satisfaction are assessed in Model 2 and 3. In this study, dummy variables are used for ethnicities/nationalities, education level, and income level. For ethnicities/nationalities, *Chosun-jok* is the reference group. Low education level and low income level are the reference groups for education level and income, representatively. Lastly, significant interaction effects are plotted on graphs by using Excel worksheet, which was built based on the procedures by Aiken & West (1991), Dawson (2013), and Dawson & Richter (2006).

CHAPTER 5

RESULTS

5.1. Descriptive Analysis

The subjects of this study are 12,531 of marriage migrant wives living in Korea. Table 1 presents the descriptive statistics for demographic characteristics of marriage migrant wives and variables that are included in the hierarchical multiple regression analysis.

When weighted, 31.5% of the marriage migrant wives are *Chosun-jok*, accounted for the largest population among all the ethnicities/nationalities. The second largest population are made up by migrant wives from Han Chinese (24.1%), followed by migrant wives from Vietnam (22.1%), and Philippines (6.3%). Marriage migrant wives of other ethnicities/nationalities, including Russia, Northern America, Taiwan/Hong Kong, Mongolia, and etc., accounted for 16.0% of the sample. The average age of the marriage migrant wives is 36.94, with the youngest marriage migrant wives aged 15, and the oldest aged 85. The average length of stay in Korea of marriage migrant wives is 8.30 years with those that have been in Korea for the longest period of time reported living in Korea for 66 years; while for those who have been in Korea for the shortest length of time reported moving to Korea few months ago. With the median score for Korean proficiency is 2.5, the mean score of Korean proficiency of marriage migrant wives is 3.65, indicating that most of the migrant wives are able to speak, read, write, and listen to Korean language with great fluency.

Two indicators of socioeconomic status are used: education and household income. Marriage migrant wives' level of educational attainment is divided into low (33.9%) and high (66.1%) education groups. The group with lower education includes those with no education, or have elementary or middle school diploma, while the group with higher education includes those who reported having at least high school degree. Average monthly household income level is also grouped into low (42.4%) and high (57.6%) income groups. Low income group includes marriage migrant wives who reported having less than 2,000,000 Won monthly as household income, and high income group includes those with more than 2,000,000 Won as average household income.

For discrimination experience, 58.9% of the marriage migrant wives have never experienced any discrimination throughout their stay in Korea. On the other hand, 41.1% of marriage migrant wives reported experiencing discrimination just because they are foreigners at least once while living in Korea. Given the range of score for life satisfaction is 1 to 5, the mean score of marriage migrant wives' life satisfaction is 3.64, showing that most of the migrant wives are quite satisfied with their lives in Korea.

Table 2 represents the descriptive statistics for each group of marriage migrant wives. Most of the marriage migrant wives (41%) belong to Group 4 (high-education/high-income), which reports the highest life satisfaction (3.78). On the other hand, Group 3 (high-education/low-income) reports the lowest life satisfaction among the four groups.

Table 1*Descriptive Statistics for Demographic Characteristics and Variables in Models*

Variable	Categories	% or Mean (range)
Life satisfaction		3.64 (1-5)
<i>Control variables:</i>		
Age (years)		36.94 (15-85)
Length of stay (years)		8.30 (0-66)
Korean proficiency		3.65 (1-5)
Nationality	<i>Chosun-jok</i>	31.5
	Han Chinese	24.1
	Vietnamese	22.1
	Filipino	6.3
	Others	16.0
	Total	100.0
<i>Socioeconomic status:</i>		
Education level	Low (< High school)	33.9
	High (High school and above)	66.1
	Total	100.0
Monthly Household Income	Low (< 2,000,000won)	42.4
	High (2,000,000won and above)	57.6
	Total	100.0
Discrimination experiences in Korea	Yes	41.1
	No	58.9
	Total	100.0

Table 2*Percentage and Average Life Satisfaction Levels for Each Group*

Groups	Percentage (%)	Life Satisfaction (mean)
Group 1 (low-education/low-income)	17.2	3.49
Group 2 (low-education/high-income)	16.7	3.75
Group 3 (high-education/low-income)	25.1	3.43
Group 4 (high-education/high-income)	41.0	3.78

5.2. The Effect of Discrimination Experiences on Marriage Migrant Wives' Life Satisfaction

Table 3 presents both unstandardized and standardized coefficients from the hierarchical multiple regression examining the impact of discrimination experiences and the combined effects between socioeconomic status and discrimination experiences on migrant wives' life satisfaction. In Model 1, age, length of stay, Korean proficiency, education, income, and perceived discrimination experiences are shown to significantly affect marriage migrant wives' satisfaction with life. Constant with previous findings (Jeong, 2008; Kim, 2012), marriage migrant wives' satisfaction with life is estimated to decrease with an increase in age ($\beta = -.01, p < .001$) and length of stay ($\beta = -.01, p < .001$). Korean proficiency is positively related to the level of life satisfaction ($\beta = .07, p < .001$), indicating that the more fluent the migrant wives are in Korean language, the more satisfied they are with their lives in Korea. Migrant wives from Han Chinese ($\beta = .05, p < .001$), Vietnam ($\beta = .13, p < .001$), Filipino ($\beta = .18, p < .001$), and others ($\beta = .14, p < .001$) are shown to be more satisfied with their lives than those from *Chosun-juk*. As for education, with low education group as the

reference group, higher educated marriage migrant wives reported significantly lower level of life satisfaction ($\beta = -.04$, $p < .001$). On the other hand, setting low income group as the reference group, high level income group reported significantly higher level of life satisfaction ($\beta = .30$, $p < .001$). This is consistent with numerous existing studies that show positive relationship between income level and subjective well-being. Controlling migrant wives' demographic characteristics, migrant wives who reported experiencing discriminations at least once during their stay in Korea are significantly less satisfied with their lives than those who have never experienced discriminations ($\beta = -.25$, $p < .001$). This indicates that discrimination experiences are strongly and inversely associated with one's subjective well-being even after taking socioeconomic status and other demographic characteristics into consideration.

5.3 The Two-way Interaction Effect of Socioeconomic Status and Discrimination Experiences on Marriage Migrant Wives' Life Satisfaction

Having examined that discrimination experiences are negatively related with marriage migrant wives' life satisfaction, the interactive effects of socioeconomic status on the negative association are examined in Model 2. The results show that there is interactive effect between education level and discrimination experiences in predicting migrant wives' life satisfaction ($\beta = -.01$, $p < .001$). Also, the combined effect between income and discrimination experiences is also significant ($\beta = -.02$, $p < .001$).

In order to illustrate clearer the significant combined effect, Excel worksheet,

Table 3

Hierarchical Multiple Regression Analysis for Moderating Effects of Socioeconomic Status on the Association between Discrimination Experiences and Marriage Migrant Wives' Life Satisfaction

Variables	Model 1		Model 2		Model 3	
	b(SE)	β	b(SE)	β	b(SE)	β
Nationality ¹⁾						
Han Chinese	.05(.01)	.02***	.05(.01)	.02***	.05(.01)	.02***
Vietnamese	.13(.01)	.06***	.13(.01)	.06***	.13(.01)	.06***
Filipino	.18(.01)	.05***	.18(.01)	.05***	.18(.01)	.05***
Others	.14(.01)	.06***	.14(.01)	.06***	.14(.01)	.06***
Age	-.01(.00)	-.07***	-.01(.00)	-.07***	-.01(.00)	-.07***
Length of stay	-.01(.00)	-.10***	-.01(.00)	-.10***	-.01(.00)	-.10***
Korean proficiency	.07(.00)	.08***	.07(.00)	.08***	.07(.00)	.08***
Education ²⁾	-.04(.00)	-.02***	-.03(.00)	-.02***	-.03(.00)	-.02***
Income ³⁾	.30(.00)	.14***	.28(.00)	.15***	.28(.00)	.15***
Discrimination experiences	-.25(.00)	-.13***	-.25(.00)	-.13***	-.25(.00)	-.13***
<i>2-way interaction terms</i>						
Discrimination*education			-.03(.01)	-.01***	-.03(.01)	-.01***
Discrimination*income			.08(.01)	.02***	.08(.01)	.02***
Education*income					.12(.01)	.03***
<i>3-way interaction terms</i>						
Discrimination*education*income					-.042(.02)	-.01*
Intercept	3.61***		3.60***		3.61***	
Adj. R^2	.070		.071		.072	

* $p < .05$, ** $p < .01$, *** $p < .001$. Reference group: 1) *Chosun-jok* 2) low education 3) low income

which was built based on the procedures by Aiken & West (1991), Dawson (2013), and Dawson & Richter (2006), is used to further visualize and interpret interaction. The negative association between discrimination experience and life satisfaction varies by marriage migrant wives' education level and household income. Among those who experienced discrimination, higher educated marriage migrant wives are shown to report less satisfaction with life than the less educated counterparts (see Figure 1), indicating that the negative effect of discrimination is shown to be greater for those with higher educational attainment. This result is somewhat contrary to

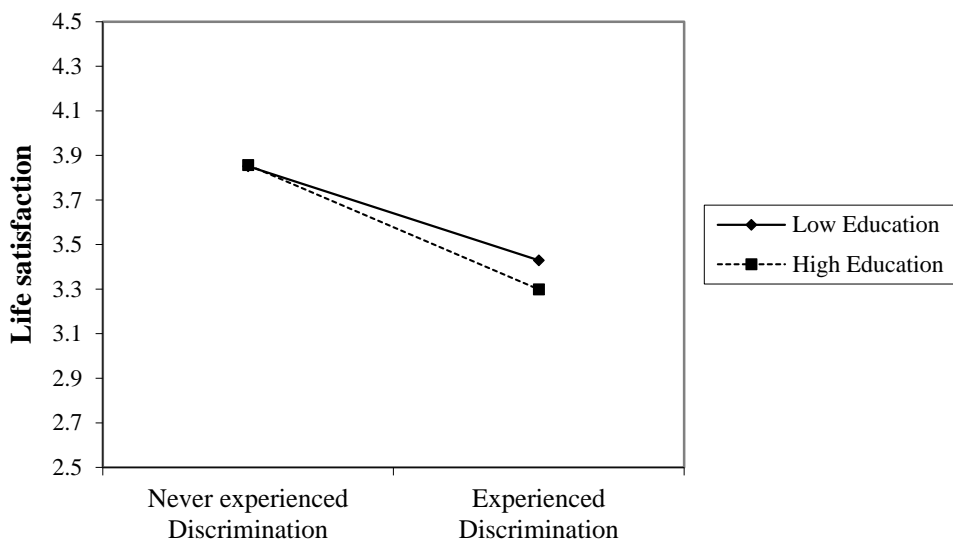


Figure 1. The Interactive Effect of Marriage Migrant Wives' Education and Discrimination on Life Satisfaction.

notion that individuals with less education are more vulnerable to stressors (Grzywacz, et al., 2004; Kessler, et al., 1999). On the other hand, for marriage migrant wives in low-income group, they exhibit lower level of life satisfaction than those in

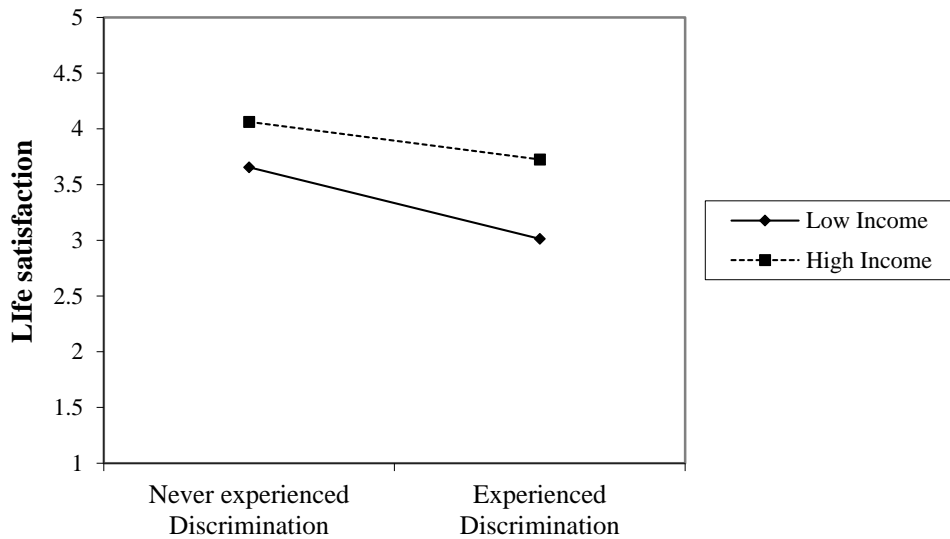


Figure 2. The Interactive Effect of Marriage Migrant Wives' Household Income and Discrimination on Life Satisfaction

high-income group when exposed to discrimination (Figure 2). Consistent with previous findings (Kessler, et al., 1999; Mcleod, et al., 1990; Miller, et al., 2013), this results shows that individuals with low income level are more vulnerable to the psychological effects of discrimination.

5.4 The Three-way Interaction Effect of Socioeconomic Status and Discrimination Experiences on Marriage Migrant Wives' Life Satisfaction

To examine the combined moderating effect of marriage migrant wives' education and household income on the association between discrimination experience and their life satisfaction, three-way interaction term (e.g. Discrimination*Education*Income) is included in Model 3. The significant interaction term indicates that marriage migrant wives' education and household

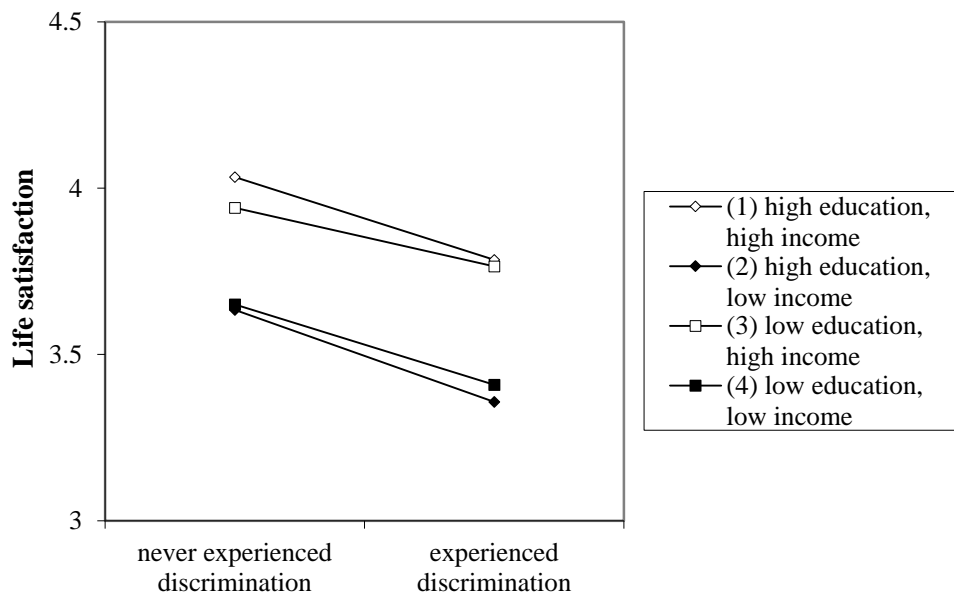


Figure 3. The Interactive Effects of Marriage Migrant Wives' Education, Household Income, and Discrimination on Life Satisfaction.

income together moderate the relationship between discrimination and life satisfaction ($\beta = -.01, p < .05$). Specifically, the result indicates that there is differential vulnerability to discrimination across different socioeconomic status groups of marriage migrant wives (see Figure 3). For both low- and high-income marriage migrant wives, high level of education increases the detrimental effect of discrimination on life satisfaction. This effect is especially detrimental for the low-income group. In fact, marriage migrant wives with high educational attainment but less household income are shown to be the most vulnerable group among other socioeconomic status groups (slope = .28), followed by high-education, high-income marriage migrant wives (slope = .25). Less educated marriage migrant wives, on the other hand, are relatively less affected by discrimination than high-education, low-

income group and high-education, high-income group. Besides, comparing among less educated marriage migrant wives, the low-income group remains as the more vulnerable group. In another word, low-education, high-income marriage migrant wives are least impacted by discrimination (slope = .18), and followed by marriage migrant wives of low-education, low-income group (slope = .24).

CHAPTER 6

DISCUSSION

6.1 Main Findings

The main purpose of the current study was to examine the effect of discrimination on life satisfaction among marriage migrant wives in South Korea and how this effect varies by socioeconomic status - education and income level, individually and interactively. To conduct this study, data from the 2012 National Survey Multicultural Families was used with a sample of 12,531 marriage migrant wives of more than sixteen ethnicities/nationalities. Marriage migrant wives were generally satisfied with their lives with an average score of 3.64 out of 5 and 41% of them reported experiencing discrimination at least once while living in South Korea. To investigate the impact of discrimination experience on marriage migrant wives' life satisfaction, and how education and income moderate the association between discrimination and life satisfaction separately and interactively, three-step hierarchical regression analysis was performed.

The first research question of this study was whether marriage migrant wives' perceived discrimination experience predicted their life satisfaction. Consistent with previous findings (Bobo and Fox, 2003; Hyunh and Fuligni, 2010; Kim and Lee, 2013; Kang, 2014; Werkuyten and Nekuee, 1999), this study showed that discrimination experience significantly and negatively affected marriage migrant wives' life satisfaction. As immigrants, marriage migrant wives report facing many life

challenges after settling down in South Korea (Park, Lee, An, and Cho, 2010; Park and Cho, 2013), discrimination isolates them from the society and from accessing to various forms of resources that effectively help them to solve life challenges. Besides, being treated unfairly individually and institutionally creates chronic stressor that is potential treat that jeopardize marriage migrant wives' well-being, which subsequently decreases their life satisfaction.

As expected, the negative effect of discrimination experience on marriage migrant wives' life satisfaction in this study varied by education and income levels. Education and income significantly moderated the effect of discrimination on marriage migrant wives' life satisfaction. Even though both education and income are indicators of socioeconomic status, they interacted differently with discrimination in this study. Consistent with prior findings, among those who reported experiencing discrimination, life satisfaction of marriage migrant wives with lower household income was more negatively affected compared to their high income counterparts. According to the differential vulnerability hypothesis (Kessler, 1979), lower status individuals are more vulnerable due to the lack of access to resources that help them cope with the stressors. The availability of personal and social resources is able to modify the severity of the impacts of discriminative stress (Kessler, 1979). Personal resources include resilient personality characteristics that supply individuals the self-esteem to handle the stressors (Mirowsky and Ross, 1986), while social resources may include social support from others that enhances one's ability to cope with problems by providing one with guidance regarding coping options, or by giving emotional support (Lincoln, Chatters, & Taylor, 2003). These resources are, however,

more easily available for the higher status individuals (Kessler and Cleary, 1980; Miller, et al., 2013; Pearlin and Schooler, 1978; Turner and Lloyd, 1999; Youn and Kim, 2012).

On the other hand, this study showed that discrimination affected life satisfaction of marriage migrant wives with higher educational attainment more negatively. Although this result was expected, it is contrary to past research on stress vulnerability. This finding may be explained by the differential subjective interpretation of discriminative behaviors and statements by marriage migrant wives with different education levels. Highly educated marriage migrant wives are more likely to be equipped with knowledge on inequality and discrimination (Vines, et al, 2006; Watson, et al., 2002; Williams, 1999). Thus, they may be more sensitive to even subtle discriminative statements or behaviors, which may be overlooked or unnoticed by those who do not learn much about racism or discrimination. This explanation is supported by few studies on marriage migrant wives. These studies show that there are significant group differences in perceived discrimination level across education level among marriage migrant wives (Kang, 2014; Kim and Lee, 2013; Won and Jeong, 2014). Relative to those who attended less than high school, marriage migrant wives with higher education qualification were more likely to report discrimination experience more severe in degree than their counterparts. Thus, even being exposed to the same discrimination experience, more educated marriage migrant wives may be more psychologically affected and resulted in lower satisfaction with life.

While education and income are shown to affect the association between discrimination and marriage migrant wives' life satisfaction differently, another aim

of this study was to determine the differential vulnerability to discrimination among marriage migrant wives in different combinations of education and income. Three-way interaction term (discrimination*education*income) was included in Model 3 of hierarchical regression analysis and significant result was found, indicating that marriage migrant wives' education and household income together moderate the relationship between discrimination and life satisfaction. With two groups for each education and income level, the three-way interaction term examined the differential vulnerability to discrimination among four groups of marriage migrant wives: low-education/low-income, low-education/high-income, high-education/low-income, and high-education/high-income. Comparing among low- and high-education groups with discrimination experience, marriage migrant wives with lower income reported significantly lower life satisfaction. Among the four combinations of marriage migrant wives, low-education/high-income marriage migrant wives were least impacted by discrimination. Besides, while comparing among low- and high-income marriage migrant wives, those with the combination of high-education had more negative effect of discrimination on life satisfaction. In other words, high level of education increased the detrimental effect of discrimination, and this effect was greater for those in low-income group. In fact, among these four groups, high-education/low-income marriage migrant wives showed the greatest vulnerability to discrimination. While two-way interaction terms showed that highly educated marriage migrant wives with lower household income were more impacted by discrimination, the combination of these two groups may show a double jeopardy effect. Highly educated marriage migrant wives may have a higher expectation after

moving to South Korea. With a certain degree of education, they may expect to be recognized for their educational qualifications, to have better living status, and to be treated fairly by the society (Cho, 2010; Choi, 2001). However, when they are discriminated against, and being in a lower-income household, both of these phenomena can have a double jeopardy effect on how they perceive their life quality. Even though combinations of high-education/high-income and low-education/low-income showed similar vulnerability, low-education/low-income marriage migrant wives showed significantly lower life satisfaction than high-education/high-income counterparts. Even with a small expectation-reality discrepancy, having less household earnings may limit marriage migrant wives from having access to effective coping resources to deal with daily life challenges, including discrimination, which subsequently leads to lower level of life satisfaction. This may explain why low-education/high-income marriage migrant wives are found to be least affected by discrimination. With adequate access to various forms of resources that improve life quality and that cope with discriminative stress, combinations with high-income are shown to have overall higher life satisfaction and to be less affected by discrimination.

In summary, this study showed that marriage migrant wives' education level and household income moderated the association between discrimination and life satisfaction both independently and interactively. Findings indicate that education and income, even though both are socioeconomic status indicators, exert different effects on the association between discrimination and life satisfaction. While having an income of more than 2000000won is shown to decrease the negative impact of discrimination, having high educational attainment (e.g., having at least high school

education) is found to increase the adverse effect of discrimination among marriage migrant wives. Lastly, life satisfaction of highly educated marriage migrant wives with lower household income was most negatively affected by discrimination..

6.2 Limitations

There are few limitations despite the strengths of this study. First, the dependent variable of the present study, life satisfaction, is assessed by a single item measure. Future research is suggested to assess life satisfaction by multiple items measure to better capture the specifiers of effects of discrimination on marriage migrant wives' psychological well-being. Second, the independent variable, perceived discrimination experience, is also assessed by a self-report single-item discrimination measure. The use of a single-item measure may not be able to completely capture the full-range of discrimination experiences, including frequency and severity. Full questionnaires that include various forms of discriminative statements and behaviors may be more likely to produce better response and recall, which then may minimize reporting and measurement biases.

6.3 Program Implications and Suggestions for Future Research

Given its high prevalence and strong negative association with marriage migrant wives' life satisfaction, discrimination against marriage migrant wives needs to be treated much more seriously than in the past. There is a need to more effectively target the reduction of discrimination in the society as it generally impacts marriage

migrant wives negatively. Also, the findings of this study suggest that socioeconomic status should be taken into consideration in future studies that aim to look at the effects of discrimination, or research that examines coping strategies to help the marriage migrant wives to deal with discrimination. In addition, programs to reduce negative psychological consequences of discrimination experienced by marriage migrant wives are needed for different socioeconomic status groups. Special attention should be given to marriage migrant wives of high-education/low-income socioeconomic status group that are especially vulnerable to discrimination. Lastly, there is a need to investigate the determinants of the vulnerability to discrimination (e.g. social support, sense of control, perception on discrimination, etc.) among marriage migrant wives. By doing this, we are able to pinpoint the vulnerabilities involved in these effects, and to suggest interventions that may be useful in increasing resistance to the negative effects of discrimination.

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APPENDIX



2012년 전국다문화가족실태조사

(1. 가구 구성표)

인 사 말 씀

여성가족부와 통계청에서는 다문화가족에 대한 현황 및 실태를 파악하여 다문화가족지원을 위한 정책 수립 자료로 활용하기 위해 「전국다문화가족실태조사」를 실시하고 있습니다.

동 조사는 **다문화가족지원법 제4조(실태조사)**에 따라 대한민국에 거주하는 다문화가족을 대상으로 실시하오니, 조사기간 중(2012. 7. 10. ~ 7. 31.)에 조사원이 귀택을 방문하게 되면 성실하게 응답하여 주시기 바랍니다.

☐ 이 조사에서 수집된 자료는 **통계법 제33조(비밀의 보호)** 및 **제39조(벌칙)**에 의해 응답 내용 및 개인의 비밀에 관한 사항이 철저히 보호되고 있습니다.

※ 표지부분은 조사원이 기입합니다.

시·도	시·군·구	읍·면·동	세대 번호	가구원 번호

지방청·사무소		구	분	계	남	여
조사원 성명		총	가	구	원	수
(휴 대 폰)	- -	비	대	상	가	구
가 구 당		대	상	가	구	원
조사표 부수	총 ()부 중 (1)부	수				
조 사 표		불	응	·	불	능
기 입 방 법	1 조사원 면접식 2 자기 기입식	가	구	원	수	
		완	료	조	사	표
		결	혼	이	민	자
		·	귀	화	자	등
		·	배	우	자	
		만	9	~	24	세
		청	소	년	자	녀
		(1987. 7. 1. ~ 2003. 6. 30.)			

I 가구 구성

가구 구성원

- 1 결혼이민자·귀화자 등을 중심으로 현재 귀 덕에 실제로 함께 살고 있는 가구 구성원에 대해 다음 내용을 응답하여 주십시오. *현재 국적이 두 개 이상인 경우 현재 국적 아래의 □에 체크합니다.

가구원 번호 (성명)	결혼 이민자·귀 화자와 관계	성별	생년월일	교육수준			국적		최초 입국 연도	귀화 연도	장애인 복지 카드	혼인 상태	조사원이 가입합니다	
				최종 학력	졸업 여부	학년 (재학중인 경우)	현재 국적 □*	출생 시 국적					가 구 주 요 부	사 유 코 드
1 ()		① 남 ② 여	(양/음) ____년 ____월 ____일			① 해당 없음 ② ()학년	□		① 해당 없음 ② ()년	① 해당 없음 ② ()년	① 있음 ② 없음		□	
2 ()		① 남 ② 여	(양/음) ____년 ____월 ____일			① 해당 없음 ② ()학년	□		① 해당 없음 ② ()년	① 해당 없음 ② ()년	① 있음 ② 없음		□	
3 ()		① 남 ② 여	(양/음) ____년 ____월 ____일			① 해당 없음 ② ()학년	□		① 해당 없음 ② ()년	① 해당 없음 ② ()년	① 있음 ② 없음		□	
4 ()		① 남 ② 여	(양/음) ____년 ____월 ____일			① 해당 없음 ② ()학년	□		① 해당 없음 ② ()년	① 해당 없음 ② ()년	① 있음 ② 없음		□	
5 ()		① 남 ② 여	(양/음) ____년 ____월 ____일			① 해당 없음 ② ()학년	□		① 해당 없음 ② ()년	① 해당 없음 ② ()년	① 있음 ② 없음		□	
6 ()		① 남 ② 여	(양/음) ____년 ____월 ____일			① 해당 없음 ② ()학년	□		① 해당 없음 ② ()년	① 해당 없음 ② ()년	① 있음 ② 없음		□	
7 ()		① 남 ② 여	(양/음) ____년 ____월 ____일			① 해당 없음 ② ()학년	□		① 해당 없음 ② ()년	① 해당 없음 ② ()년	① 있음 ② 없음		□	
8 ()		① 남 ② 여	(양/음) ____년 ____월 ____일			① 해당 없음 ② ()학년	□		① 해당 없음 ② ()년	① 해당 없음 ② ()년	① 있음 ② 없음		□	

〈 결혼이민자·귀화자 등과의 관계 〉

- ① 결혼이민자·귀화자 등 본인 (2번 조사표)
③ 결혼이민자·귀화자 등의 자녀 (4번 조사표)
⑤ 결혼이민자·귀화자 등의 부모
⑦ 결혼이민자·귀화자 등의 손자녀
⑨ 결혼이민자·귀화자 등 본인의 조부모
⑪ 결혼이민자·귀화자 등 및 그 배우자의 형제자매
⑬ 결혼이민자·귀화자 등 및 그 배우자의 형제자매의 자녀
- ② 결혼이민자·귀화자 등의 배우자 (3번 조사표)
④ 결혼이민자·귀화자 등의 자녀의 배우자
⑥ 결혼이민자·귀화자 등의 배우자의 부모
⑧ 결혼이민자·귀화자 등의 손자녀의 배우자
⑩ 결혼이민자·귀화자 등의 배우자의 조부모
⑫ 결혼이민자·귀화자 등 및 그 배우자의 형제자매의 배우자
⑭ 기타()

〈 최종학력 〉

- ① 안 받았음 (미취학 포함)
① 초등학교
② 중학교
③ 고등학교
④ 대학교(4년제 미만)
⑤ 대학교(4년제 이상)
⑥ 대학원 이상

〈 졸업여부 〉

- ① 해당 없음
① 졸업
② 재학
③ 수료
④ 휴학
⑤ 중퇴

〈 학년 〉

- ① 해당 없음
① 1학년
② 2학년
③ 3학년
④ 4학년
⑤ 5학년
⑥ 6학년

- ※ 외국인의 최종학력은 총 학습기간을 통해 이를 한국의 학제로 전환하여 기입
※ 학년은 대학교까지만 표시하며, 대학원, 미취학 등은 해당 없음으로 처리

■ 가구 구성

- 가구: 1인 또는 2인 이상이 모여서 취사, 취침 등 생계를 같이 하는 생활단위
• 가구원 번호는 가구 방문 시 만나는 사람 순으로 부여하고, 관계는 결혼이민자·귀화자 등과의 관계임
※ 가구주: 가족관계등록부나 주민등록상의 가족관계 또는 세대주와 관계없이 그 가구를 실질적으로 대표하는 사람

■ 최초 입국년도

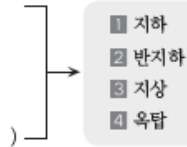
- 대한민국에 거주·취업 등을 위하여 처음 입국한 때를 의미하며, 여행 등은 제외

II 가구 특성

주택의 종류 및 점유 형태

5 주택의 종류

- ① 단독주택
- ② 아파트
- ③ 연립주택
- ④ 다세대주택
- ⑤ 기타()



5-1 점유 형태

- ① 자기집
- ② 전세(월세 없음)
- ③ 보증금 있는 월세
- ④ 보증금 없는 월세(사글세 포함)
- ⑤ 무상

월평균 소득

6 지난 1년(2011. 7. 1. ~ 2012. 6. 30.) 동안 가구 전체의 월평균 소득은 얼마입니까?

※ 소득은 세전 수입(상여금, 재산소득, 이전소득 등 포함)을 계산합니다.

- ① 50만 원 미만 ② 50~100만 원 미만 ③ 100~200만 원 미만
- ④ 200~300만 원 미만 ⑤ 300~400만 원 미만 ⑥ 400~500만 원 미만
- ⑦ 500~600만 원 미만 ⑧ 600~700만 원 미만 ⑨ 700만 원 이상

정부 지원 제도

7 다음 각 문항에 대하여 귀댁은 정부의 지원을 받고 있습니까?

1) 국민기초생활보장제도	2) 의료보험(건강보험 제외)
① 예 ② 아니오	① 예 ② 아니오

응답하신 분의 성명과 연락처를 기입하여 주십시오.

(연락번호는 응답하신 내용에 대해 추가 질문사항이 있을 경우 질의하기 위한 것으로 다른 목적으로는 사용되지 않습니다.)

응답자 성명	응답자 연락처	
	휴대폰	() -
	집	() -

* 응답에 감사드립니다. *



2012년 전국다문화가족실태조사

(2. 결혼이민자 · 귀화자 등)



인 사 말 씀

여성가족부와 통계청에서는 다문화가족에 대한 현황 및 실태를 파악하여 다문화가족지원을 위한 정책 수립 자료로 활용하기 위해 「전국다문화가족실태조사」를 실시하고 있습니다.

동 조사는 **다문화가족지원법 제4조(실태조사)**에 따라 대한민국에 거주하는 다문화가족을 대상으로 실시하오니, 조사기간 중(2012. 7. 10. ~ 7. 31.)에 조사원이 귀택을 방문하게 되면 성실하게 응답하여 주시기 바랍니다.

▣ 이 조사에서 수집된 자료는 **통계법 제33조(비밀의 보호)** 및 **제39조(벌칙)**에 의해 응답 내용 및 개인의 비밀에 관한 사항이 철저히 보호되고 있습니다.

※ 표지부분은 조사원이 기입합니다.

시·도	시·군·구	읍·면·동	세대 번호	가구원 번호
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

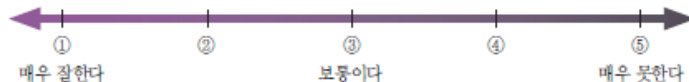
지방청·사무소	조사원 성명	가구당 조사표 부수	조사표 기입방법
	(연락처:)	총 ()부 중 ()부	1 조사원 편점식 2 자기 기입식



언어 사용

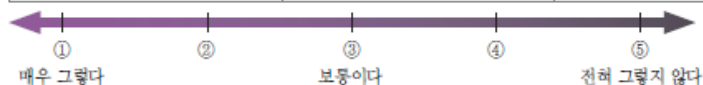
27 당신의 한국어 실력은 어느 정도입니까? 각 문항에 해당하는 번호를 선택하여 써주십시오.

1) 말하기	2) 듣기	3) 읽기	4) 쓰기



27-1 다음은 평소 집에서 사용하는 언어에 대한 질문입니다. 각 문항에 해당하는 번호를 선택하여 써주십시오.

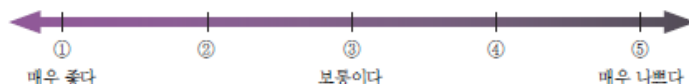
1) 나의 배우자나 가족은 내가 모국어를 사용하도록 격려해준다	2) 나는 배우자나 가족에게 모국어를 가르쳐준 적이 있다	3) 나는 앞으로 모국어만큼 한국어를 잘하고 싶다



⑥ 해당 없음

건강 상태

28 당신의 전반적인 건강상태는 어떻습니까? 해당하는 번호에 ○표하여 주십시오.



28-1 지난 1년(2011. 7. 1. ~ 2012. 6. 30.) 동안 당신이 아플 때, 주로 이용한 곳은 어디입니까? 하나만 선택하여 주십시오.

① 병원 ② 한의원 ③ 보건소 ④ 약국 ⑤ 기타() ⑥ 이용안함 → **29** 번으로

28-2 그 곳을 이용하면서 가장 어려웠던 점은 무엇입니까? 하나만 선택하여 주십시오.

① 말이 통하지 않음 ② 이용 절차 복잡 ③ 비용이 많이 듦 ④ 교통 불편 ⑤ 기타() ⑥ 어려움없음

생활 만족도

29 생활을 전반적으로 고려할 때, 당신은 현재의 삶에 얼마나 만족합니까? 해당하는 번호에 ○표하여 주십시오.



응답하신 분의 성명과 연락처를 기입하여 주십시오.

(연락번호는 응답하신 내용에 대해 추가 질문사항이 있을 경우 질의하기 위한 것으로 다른 목적으로는 사용되지 않습니다.)

응답자 성명	응답자 연락처	
	휴대폰	() -
	집	() -

* 응답에 감사드립니다. *

국문초록

결혼이주여성의 사회경제수준과 차별경험이 삶의 만족도에 미치는 상호작용 효과

미셀

아동가족학과

생활과학대학

서울대학교

본 연구는 한국에서 정착하고 있는 결혼이주여성의 사회경제수준과 차별경험이 삶의 만족도에 미치는 상호작용 효과를 검증하고자 하였다. 이 연구는 세 가지 연구문제를 설정하였다. 첫째, 결혼이주여성들의 차별경험이 삶의 만족도에 영향을 미치는 지 살펴보았다. 둘째, 결혼이주여성의 교육수준과 가구소득이 차별경험과 삶의 만족도간의 관계에 각각의 조절효과가 있는 지 알아보고자 하였다. 셋째, 이주여성의 교육수준과 가구소득이 결합된 조절효과가 있는 지 살펴보았다.

이러한 연구목적에 따라 결혼여성가족부에서 실시한 [2012년 전국다문화가족 실태조사 연구]의 이민자 조사 데이터를 활용하였다. 그 중 결혼이주여성 12,531명에 대한 자료를 통해 일반적 경향을 알아보기 위해 기술통계, 빈도분석, 위계적 다중회귀분석을 SPSS로 실시하였다.

본 연구의 주요 결과는 다음과 같다.

첫째, 결혼이주여성의 차별경험이 삶의 만족도에 미치는 부정적인 영향을 유의하였다.

둘째, 결혼이주여성이 겪는 차별경험이 그들의 삶의 만족도에 미치는

영향에 대해 결혼이주여성의 가구소득과 교육수준은 각각 유의한 조절효과를 갖는 것으로 나타났으나 그 조절효과는 각각 다른 양상으로 작용하는 것으로 나타났다. 차별경험으로 인한 결혼이주여성의 삶의 만족도 저하는 소득이 낮은 집단이 더 심하게 나타난 반면 교육수준이 높은 집단이 더 심하게 나타났다.

셋째, 결혼이주여성의 차별경험과 삶의 만족도의 관계에 작용하는 가구소득과 교육수준의 조절효과간의 상호작용 또한 유의한 것으로 나타났다. 본 연구에서 분석을 위해 나눈 네 집단(고학력/고소득, 고학력/저소득, 저학력/고소득, 저학력/저소득)은 차별경험과 삶의 만족도의 관계가 각각 다르게 나타났다. 고학력/저소득 집단의 여성들이 차별의 부정적인 효과를 가장 많이 받는 것으로 나타났고 저학력/고소득 집단의 여성들이 차별의 부정적인 효과를 가장 적게 받는 것으로 나타났다.

본 연구에서는 결혼이주여성의 사회경제수준이 차별경험과 삶의 만족도 간의 관계에 조절효과를 갖는 것을 밝혀냈다. 이 연구 결과는 결혼이주여성이 받는 차별경험에 관한 연구를 수행할 때 사회경제수준을 고려해야 하는 것의 중요성을 보여주며 결혼이주여성을 돕기 위한 효과적인 중재프로그램 개발에 도움이 될 기초자료가 될 수 있을 것이다.

주요어 : 결혼이주여성, 사회경제수준, 차별경험, 교육수준, 가구소득, 삶의 만족도

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